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1. In a computer network formed of a communication channel and a plurality of digital processors coupled to the communication channel for communication thereon, computer apparatus comprising:
 - 5 a data assembly for providing agate information to users of the computer network, in response to a user request the data assembly transmitting desired agate information across the communication channel to one of the digital processors for display of the
10 desired information and viewing by the user; and
a tracking and profiling member responsive to the data assembly, in response to a user viewing agate information obtained through the data assembly, the tracking and profiling member recording indications of
15 user viewing activity with respect to the agate information and therefrom providing a psychographic profile of the user.
2. Apparatus as claimed in Claim 1 wherein the data
20 assembly provides at least one of stock and market data, theater and television schedules, sports statistics, weather information, travel information and Directory information.
3. Apparatus as claimed in Claim 1 wherein:
 - 25 the tracking and profiling member records format preferences of users with respect to presentation of certain agate information, the format preferences including color schemes, text size and shapes; and
in response, the data assembly displays
30 agate information to a user (a) in a manner customized according to the format preferences of

the user and (b) having contents corresponding to the psychographic profile of the user.

4. Apparatus as claimed in Claim 3, wherein the tracking and profiling member further records demographic information of the user such that demographic profiles of users are provided and the data assembly further displays agate information to a user according to demographic profile of the user.
5. Apparatus as claimed in Claim 1 further comprising an advertising component coupled between the data assembly and tracking and profiling member, the advertising component holding a plurality of advertisements to be displayed to users on the network, in accordance with the psychographic profiles of the users, and for each advertisement, the advertising component providing a target profile of desired users to whom to display the advertisement.
6. Apparatus as claimed in Claim 5 wherein the tracking and profiling member further provides demographic information about a user; and for each advertisement, the data assembly transmits the advertisement for display with agate information to users having a psychographic profile and a demographic profile substantially matching the target profile of the advertisement to provide targeted marketing.
7. Apparatus as claimed in Claim 5 wherein the advertising component further records history of users viewing the advertisements, including for each advertisement, at least one of (i) number of times viewed by a user, (ii) number of times selected for

further information, and (iii) number of times a purchase was obtained through the advertisement.

- 5 8. Apparatus as claimed in Claim 7 further comprising a subroutine coupled to the advertising component for performing a regression analysis on the history of users viewing the advertisements, and therefrom the subroutine refining the advertisement target profiles of desired users to whom to display the advertisements.

- 3-10 B2 9. In a computer network formed of a communication channel and a plurality of digital processors coupled to the communication channel for communication thereon, a method for forming user profiles comprising the steps of:
- 15 providing agate information for viewing by users of the network;
- for each user, recording history of user activity with respect to agate information;
- from the recorded history, forming user profiles
- 20 of the users, each user profile providing an indication of categories of interest to the user and display preferences for each category.

10. A method as claimed in Claim 9 wherein the step of providing agate information includes providing at
- 25 least one of stock data, media schedules, sports news, weather information, travel information, and directory information.

11. A method as claimed in Claim 9 wherein the step of providing agate information includes displaying
- 30 advertisements to users by (i) providing advertisements, (ii) for each advertisement, providing

a target profile of desired users to whom to display the advertisement, and (iii) for each user, comparing user profile to target profiles of the advertisements and displaying advertisements having target profiles substantially matching the user profile.

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12. A method as claimed in Claim ¹²~~11~~ wherein the step of recording further records user viewing activity with respect to displayed advertisements; and further comprising the step of continually refining target profiles of desired users to whom advertisements are to be displayed by (a) performing regression analysis of recorded user viewing activity with respect to each advertisement, and (b) for a given advertisement, weighting importance of target profile characteristics based on the regression analysis such that the step of comparing finds a substantial match between a user profile and the target profile upon a total score of the target profile characteristics that match characteristics of the user profile meeting a predefined threshold.

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13. In a computer network formed of a communication channel and a plurality of computers coupled to the communication channel for communication thereon; a method for defining profiles of target users comprising the steps of:

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(a) providing a source of information, the source holding a multiplicity of pieces of information;

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(b) for each of certain pieces of information in the source, setting respective initial profiles of target users to receive the certain piece of information;

- 5 (c) transmitting each of the certain pieces of information across the communication channel such that each is displayed only to users having a profile substantially matching the respective initial profile of the certain piece of information;
- (d) recording computer activity of users viewing the certain pieces of information;
- 10 (e) redefining the initial profiles of target users based on a regression analysis of the recorded computer activity of users, said redefining forming respective adjusted profiles of target users for each of said certain pieces of information; and
- 15 (f) continually repeating steps (c) through (e) with the adjusted profiles of the certain pieces of information, such that the certain pieces of information over time, become better targeted to users having an interest in said information and hence said method is self-tailoring.
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B 15 ~~14.~~ A method as claimed in Claim ~~13~~¹⁴ wherein the step of providing a source of ^{displayable} information includes providing aggregate information.

B 19 ~~15.~~ A method as claimed in Claim ~~13~~¹⁴ wherein the step of providing a source of ^{displayable} information further includes providing advertisements as the certain pieces of information.

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20 ~~16.~~ A method as claimed in Claim ~~15~~¹⁹ wherein the step of setting respective initial profiles of target users includes allowing sponsors of the advertisements to indicate relative importance of

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demographic and psychographic criteria of target users.

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17. A method as claimed in Claim ~~16~~²⁰ wherein the step of redefining the profiles of target users includes using the regression analysis to weight importance of the demographic and psychographic criteria of target users.

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18. A method as claimed in Claim ~~13~~¹⁴ wherein the step of recording ~~provides~~^{builds} psychographic profiles of users; and

the step of redefining is further based on a regression analysis of the psychographic profiles of users as recorded in the recording step.

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19. Method as claimed in Claim ~~14~~¹⁵ wherein the step of transmitting includes displaying to users agate information in real time of events generating the agate information.

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20. Method as claimed in Claim ~~19~~¹⁶ wherein the step of transmitting and displaying includes displaying agate information in predefined schedules to coordinate with at least one of television and radio broadcast of events generating the agate information.

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21. Method as claimed in Claim ~~19~~¹⁶ wherein the step of displaying agate information further includes updating of the information, in real-time of the events generating the agate information, in a manner such that the agate information is viewable alongside television viewing of said events.

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~~22~~. Apparatus as claimed in Claim 8 wherein for each advertisement, the subroutine includes performing a regression analysis and refining the target profile of the advertisement upon a user viewing the advertisement, such that the target profiles of the advertisements are refined in real time.

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~~23~~. A method as claimed in Claim ²¹~~27~~ wherein the step of transmitting includes (a) determining appropriateness of each of the certain pieces of information with respect to each user, by matching the weighted demographic and psychographic criteria to characteristics of the profile of the user, upon a total score of the matching meeting a predefined minimum desired score, the piece of information being determined to be appropriate for the user; and (b) ranking the certain pieces of information determined to be appropriate with respect to a user such that said ranked certain pieces of information are transmitted in order to the subject user.

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20 ~~24~~. A method as claimed in Claim ²²~~23~~ wherein the step of redefining profiles of target users is performed in real time of subject users viewing the certain pieces of information, such that the step of determining appropriateness constantly updates which of the certain pieces of the information is to be transmitted to each of subject users.

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25 ~~25~~. A method as claimed in Claim ¹⁴~~13~~ wherein the step of redefining the profiles of target users includes performing the regression analysis in real time of users viewing and interacting with the certain pieces of information, such that the profiles of target users are redefined throughout transmission and display of

the certain pieces of information in the computer network.

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26. A method as claimed in Claim ¹⁴~~13~~ further comprising the
step of defining, for each user, a user profile based
5 on the recorded computer activities of the user with
respect to pieces of information viewed by the user,
each user profile indicating preferences in content
and presentation of information to that user, said
step of defining a user profile including determining
10 the user profile upon user interactivity with
displayed information, through input means coupled to
a computer, coupled to the computer network.

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27. A method as claimed in Claim ¹⁹~~15~~ further comprising the
step of reporting the continually adjusted profiles of
15 target users of the advertisements and user profiles
to whom the advertisements have been transmitted, said
reporting being accomplished during the continual
repeating of steps (c) through (e), such that said
reporting is in real time of users viewing the
20 advertisements and the adjusted profiles being
redefined.

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28. A method as claimed in Claim ²⁴~~27~~ wherein the step of
reporting includes displaying to sponsors of the
advertisements, characteristics of the adjusted
25 profiles each time the profiles of target users is
redefined, such that sponsors are able to view in real
time the advertisements becoming better targeted.